

Checklist for Gender Integration in Microfinance Programming

1. Identification Stage: Diagnosis, Analysis, and Targeting

Household Gender Dynamics

- What are the roles of women and men within the household? How do these roles shape their need for credit?
- What are practical and strategic needs of women and men?
- How are the responsibilities of women's and men's household income different? Who is responsible for what household expenditures and when? How do women and men gain access to funds?
- What are the assumptions made about the relationship between women and men in their households? Are different power levels and status explored?
- How do women and men value each other's daily activities? What are their cash and time values? Do men recognize women's non-paid contributions? If they don't, then why? How can they be encouraged to take better account of women's work and accommodate women's interests?
- What are the perceptions of women regarding men's roles in financial and economic areas? What about the perceptions of men regarding women's roles?
- How much control and access to financial resources do women and men have within a household? In the case of polygamist societies, which female members of the family have the most control and access to financial resources among themselves?

Community Gender Dynamics

- What are the roles of women and men in the community?
- What factors affect status and relative power of a woman over other women? (i.e. age, race, class, occupation of husband, number of children, etc.) What factors play a dominant role in determining a woman's status? Which women have more power in a given community? Which women are less powerful? Are powerful women more powerful than some men in the community? Why?
- What factors affect the status and relative power of a man over other men? (i.e. age, race, class, number of wives, etc.) What factors play a dominant role in determining a woman's status? Which men have more power in a given community? Which men are the least powerful?

Institutional Gender Dynamics

- How and where do women and men save cash?
- What kind of financial services are available for women and men?
- How do existing financial services meet or not meet women's and men's different needs and preferences?

- What are men's and women's perspectives on and relationships to existing financial services?
- What are the cultural, political, institutional, and economic barriers and constraints that prevent women and men from accessing and using credit?

2. Formulation Stage: Planning and Design

Goals/Objectives

- Does the project identify and state gender equity objectives (i.e. social objectives) as well as economic objectives of the project for women and men? What are they?
- Are targets reasonable in a given project environment? (i.e. Do they take into consideration the women's long working hours, the difference between incomes of traditional "women's" work and "men's" work, etc.?)

Strategies

- What are the advantages and disadvantages of a women-specific project? Of a mixed project with female participation?
- How will women and men benefit from participating in the project at the individual, household, and community level?
- Which practical needs and preferences of women does the project address? How does the project plan to address women's strategic needs?
- What is the possible negative impact on participating and non-participating women at the individual, household, and community level?
- What strategies will be used to resolve conflicts among participants? What are advantages and disadvantages of these strategies with regard to empowerment of women in the process of conflict resolution and mediation?

Monitoring and Evaluation

- How does the project plan to measure impact on gender relations and women and men's access to and control of resources?
- What sex-disaggregated quantitative and qualitative data does the project plan to collect?
- What indicators does the project plan to use for financial performance and empowerment and gender equity objectives?

Loan Use and Eligibility Criteria

- Do loan use and eligibility criteria meet the credit needs of poor women and men? Do they take into account that women are rarely able to dedicate all their time to their business ventures because of their multiple roles? Do they take into account that women tend to concentrate on services and commerce that more often require working capital? Do they take into account the seasonal activities of poor women and

men? Do they take into account that women's business venture tend to take place at home, or are sometimes ambulant?

- Is training available but not required for disbursement of credit? If required, is it offered at times and locations convenient to women and men?
- What are women's and men's legal and customary ownership rights of assets? Do women have the same legal status as men? Is the signature of spouse or male relative required? What about the legal and customary ownership rights among wives in the polygamist society? Does the project have a component that makes attempts to change discriminatory laws and customs?
- Are loans restricted to be used only by the borrower (i.e. by women)? Does the project allow women to improve their status by deciding how to use the loan? (i.e. sometimes loans are "hijacked" by husbands)

Interest Rate

- Does the project charge interest rates that cover all costs and eventually enable the institution to achieve sustainability?

Loan Size

- Are loan sizes, repeat loan, and loan graduation systems appropriate for both poor people seeking credit at low levels and the microfinance institution aiming to achieve sustainability?
- Does the loan amount bear some relationship to the earning capacity of women and men and the amounts they are used to handling?
- Does the microfinance institution have flexibility for larger loans to meet the growing business and experience of clients?

Loan Duration

- Does the loan duration reflect the type of businesses of poor women and men? (trading that women tend to engage in requires shorter loan terms than manufacturing types of business)

Loan Collateral

- What are the conditions for collateral, if required? Are they appropriate for poor women and men?

Confidentiality

- Do lending institutions ensure the confidentiality of clients?
- Do project staff respect women's preference for confidentiality while taking supportive actions to build their confidence to inform their husbands about the participation in the project? How does the project plan to increase women's confidence?

Loan Approval Time

- Does the time required for loan approval meet the needs of poor women and men? Does it take into account that women tend to face temporary financial crises more often than men do?

Repayment Terms

- How regular and frequent are repayments? Do repayment terms meet the needs of women and men? Do they take into account that women's business ventures are generally less profitable than those of men's and that women's business cycles tend to differ from those of men's?
- Is collection of repayments convenient for women and men? Does it take into account that women tend to be less mobile?

Savings

- Do savings products meet the needs of both women and men? How liquid and safe are they? How easy or difficult is it to access savings? Does the microfinance institution know the preference of both women and men? (Sometimes women prefer contractual savings instruments so that they cannot be forced to take their savings out by their families.)
- How appropriate is the level of savings required in case of mandatory savings? Does it exclude many of the targeted customers? Is it reasonably easy to withdraw savings if customers want?

3. Implementation Stage

Group Formation

- Are rules and methods of group formation appropriate for the specific local cultural context? Is it sensitive to traditional gender and class relationships and power dynamics among people of different ages, occupation, and gender? (i.e. Do older women and men have more power than younger women and men? Do wives of husbands who have a particular occupation have more power than wives of men who have other jobs?) How do these factors impact group formation? What are the advantages and disadvantages of accommodating these factors and forming a group with people of relatively equivalent power? What are possible positive and negative consequences of challenging power dynamics and forming a group with people who have different relative power?
- Do women and men have equal opportunity to take decision-making positions in a group? If not, how can women be ensured to have an equal role in decision making or on decision making bodies?
- How are men's contributions or resistance to women's empowerment recognized by the project?

Delivery

- Is the intermediary accessible to both women and men in terms of location, convenience, and safety, as well as opening hours and transport cost? Does it take into account that poor women have multiple roles and limited free time to travel to a financial institution? What are cultural and religious rules that dictate women's mobility? Does delivery take this factor into account?
- Do women in a given culture feel comfortable dealing with male finance officers? Is it culturally accepted for women to have contact with men outside their families? Do male customers accept female finance officers?
- Does the microfinance institution provide gender training to all staff members? Is the training program appropriately tailored to specific cultural contexts and user needs?
- Do finance officers treat women and poor people with respect?
- What is the literacy level of women and men in a given society? How much paperwork does the loan application require? Can the microfinance institution reduce the amount of paperwork that loan applicants need to fill out? Do credit officers help illiterate clients complete forms? Are they sensitive to the needs related to the literacy level of male and female customers? Does the project have a component to address literacy constraints?
- Is the loan process simple and quick?
- Is the lending method (group vs. individual lending) acceptable to customers? Does the microfinance institution continue to reconsider the lending method throughout the life of the intermediary?
- How are financial services advertised? Do the channels selected to advertise reach both women and men?
- Do women have access to technical assistance?
- What are the cultural and social perceptions of women who engage themselves in a small business and organize themselves in a group? If perceptions are negative, does the project address these issues and attempt to change such cultural attitudes?

4. Monitoring and Evaluation Stage

Data Collection

- Does the microfinance institution collect sex-disaggregated quantitative and qualitative data (participation and positions of decision making, volume and frequency of savings and loan taking, repayment, arrears, and default rates, support services accessed, loan utilization, gender division of labor in productive and reproductive work, asset ownership profiles, responsibility and task profiles, increased self-confidence, attitudes to women's role, access and use of health and education services, etc.)?
- Do post-project surveys, in-depth interviews, and focus groups use a participatory method and include women and men of different backgrounds? Are they done in a gender-sensitive manner? (i.e. Are interviews and focus group meetings held at places where women feel comfortable and safe at an appropriate time of day?)

Indicators

- What indicators are used to measure the empowerment of women?
- Are indicators used appropriate for the types of business ventures run by participating women and men?

Monitoring

- Does the project design provide women and men participants safe and easy mechanisms for continuous feedback? Is women's and men's feedback incorporated into project decision making? How?
- Does the microfinance institution encourage customers to give feedback? How? Is information on the feedback made available to participants?
- How are financial products and the way they are advertised and delivered responding to the customer's needs and preferences throughout the project?
- Does the project or the microfinance institution regularly assess whether customers are satisfied?
- Does the microfinance institution regularly assess what institutional and individual improvements can be made to make services more gender sensitive?
- Does the microfinance institution conduct self-evaluation by credit officers and other staff involved in the project?

Evaluation

- How well have gender aspects of the project design and objectives been supported and met in the course of implementation?
- Has quantitative and qualitative data that the project planned to collect been gathered in a gender-sensitive manner and sex-disaggregated?
- How have women responded to the services offered by the project? How have they benefited at the individual, household, and community level?
- Which women have been reached and not reached?
- Which women have dropped out? Why?
- What are the decisions over which groups should have control to maximize the contribution that group functioning makes to economic, social, and political empowerment?
- What are the strengths and weaknesses of the group and the way it functions?
- How have objectives of the project been set in collaboration with group members? To what extent?
- What is the impact of the project on gender relations? How did gender relations of participants change with husbands and other male members of the families? How have men's perceptions of women's role changed? How has their behavior changed in practice? Did the project have a positive or negative impact on gender relations of non-participants?

- What is the impact of the project on participating women's status and power in the community? What about on non-participant women's status and power in the community?
- Has the workload of other female members of the family, especially of girls', increased because of a wife's participation in the project? What about the workload of boys and male members of the family?
- What are the unanticipated positive and negative consequences of the project on women? Are small numbers of negative consequences treated as isolated incidents? Why?
- Does the project provide women and men with opportunities to learn about other groups' systems?
- Does the project document negative and positive outcomes of the project as they have influenced gender relations in the community?
- Have the implementation and evaluation been carried out in gender sensitive ways?